

Addressing the Urgent Need for Healthcare Equity: Comprehensive Coverage for Pre-existing Conditions

Another day. Another hour. I see the pus in my wound stain the bedsheet. As I look at the injury helplessly, I know the cycle—doctor – Debridement – Dryness – Tablets – Weakness – Dizziness – More Tablets – Mild Healing. I can go into graphic details of my suffering with my injury. But either you may tear up emotionally at my suffering or you may skip reading this altogether. And both of those actions are not my goals.

Instead, I request your attention to confront a specific, glaring injustice: the refusal of health insurance coverage for individuals with pre-existing medical conditions. Today so many people in our country, myself included, are consistently denied comprehensive health insurance because of pre-existing medical conditions. Your immediate retort could be one question. Just one. ‘Why would you not go to a Government hospital then? Isn't it easier for you there if you cannot manage financially’, you would say. You will even point to policies including universal healthcare initiatives without being aware of the bureaucratic hurdles, limited resources and how overcrowded these institutions often are. Superficial suggestions often overlook the complex issues and systemic deficiencies that individuals with pre-existing conditions face in obtaining quality care. That brings me back to healthcare insurance for persons with disabilities again.

The lack of health insurance compounds several problems. One, it aggravates the financial burden on individuals and families who are already dealing with several challenges, disability specifically. Two, it creates a barrier to early intervention and preventive care, leading to more severe health issues down the line. And three, it perpetuates inequality and reinforces the idea that access to healthcare is a privilege rather than a fundamental human right. It is also a breach of our duty to provide healthcare equity

Some of the recent actions do suggest positive progress. The Delhi High Court has directed the Insurance Regulatory and Development Authority of India (IRDAI) to engage with insurance companies to create products that cater to the needs of persons with disabilities, including those with hearing impairments. This directive aims to ensure that health insurance coverage becomes more accessible and inclusive, acknowledging the unique challenges faced by individuals with disabilities. Moreover, the court's insistence on the inclusion of persons with hearing disabilities and the need for assistive devices in health insurance policies highlights the critical role of insurance in facilitating access to necessary medical treatments and interventions. Such a move is not just about legal compliance. It is also about recognizing the inherent rights of individuals with disabilities to equitable healthcare services and the support they need to lead fuller, more independent lives.

While these developments are indeed a step in the right direction, the journey towards full implementation and realising their positive impact remains challenging. The process involves not only the creation of new insurance products but also the broader acceptance and integration of these products into the market, ensuring they are both affordable and

accessible to those who need them most. The effective translation of these judicial directives into practical, life-changing policies for individuals with disabilities will require concerted efforts from all stakeholders, including insurance companies, policymakers, healthcare providers, and the community at large.

I welcome these advancements as a beacon of hope, but acknowledge that the journey towards full inclusivity and equity in healthcare insurance for individuals with disabilities is still underway and a long way off. The real success lies in the tangible improvements in the lives of those affected, which will only be achieved through persistent advocacy, innovative policy-making, and a collective commitment to healthcare equity.

More successful models of addressing the issue of health insurance coverage for individuals with pre-existing medical conditions do exist. For example, countries like Germany, Switzerland, and the Netherlands, have implemented universal healthcare systems that ensure coverage for everyone, regardless of their pre-existing conditions. These countries have managed to achieve a balance between private and public healthcare sectors while guaranteeing comprehensive coverage and access to healthcare services for all citizens. Studying and possibly adapting elements of these models could offer valuable insights for reforming healthcare systems in our country too.

Knowing the problem now, the real question is a simple one – are there people with the courage and power to make a change? Can industrialists, policymakers, academic institutions, corporate organizations, and the common public stop the empathy that ends with the word ‘Pchh, I understand how it must be’ and go on to inspire meaningful actions?

I hope the system gets its much-needed overhaul. Wishfully, I pray that the system is revamped to include comprehensive coverage for individuals with pre-existing medical conditions, thereby ensuring equitable access to healthcare for all. Until then, any temporary solution is only like putting a band-aid to a tumour.